

May 22, 2017

ATTN CYNTHIA A DILL
511 CONGRESS ST SUITE 700 P.O. BOX 9711
PORTLAND ME 04104

**STUDENT LOAN
ACCOUNT OF
GINGER R KIEF**

**Account Number:
53 2534 2183**

Dear Attorney Dill:

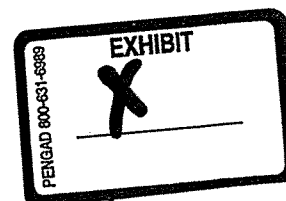
We received notification you are representing Karin A. Hills. As a result, we modified your client's contact information (mailing/billing address, telephone numbers, and email addresses) to match your office's contact information. Important information regarding these changes is included on the back of this notice; please review this information in its entirety. We understand you are presently requesting the following:

VALIDATION OF THE DEBT

We have enclosed copies of the Credit Agreements for the loans listed in the Loan Information Table. We sent a Statement of Account separately to detail the history of financial transactions on your client's account.

Because sufficient payments were not made to satisfy the monthly payment obligation, the loan defaulted and subsequently transferred from AES' servicing system to NCT's collection manager, Transworld System, Inc., effective November 5, 2014. Because AES is no longer servicing the loan after default, no further communication with your client is being attempted by our office. To further address your concerns and to obtain additional information regarding the status of the loans, you may contact Transworld System, Inc., directly at 800-487-2005.

Please contact us if you have questions.



Loan Information

Loan Sequence	Loan Type	Disbursement Date	Original Balance	Current Balance	Interest Rate
1	UNGRAD	08/11/2005	\$5,000.00	\$0.00	4.330%
2	UNGRAD	05/04/2006	\$2,500.00	\$0.00	4.330%

IMPORTANT:

You may begin receiving bills, telephone calls, and other correspondence due to the change to your client's contact information. If the account is past due, you may receive additional correspondence (mailed and electronic) and telephone calls from AES, the owner/holder of the loans, and/or any collection agency acting on behalf of the owner/holder. Please note that AES representatives will always identify themselves and the nature of the call.

Your client is still responsible for the status of their loans by remitting payment, applying for an alternative repayment plan, or applying for a deferment/forbearance in a timely manner. Be sure to provide your client with any correspondence you receive on their behalf, especially monthly billing statements, to ensure they remit payments on time.

Lastly, please note that this is the only response you will receive from AES in regards to your request. Unless you have specific, substantive questions regarding your client's account that are clearly stated in subsequent communications, no further response will be provided. Likewise, unless you can provide specific information or documentation regarding the nature of your client's credit dispute, future communications on this issue, which simply repeat your prior communications, shall be deemed frivolous.



American Education Services
 P.O. Box 2461 Harrisburg, PA 17105-2461
 Toll-free 1-800-233-0557 • TTY Dial 711
 Fax 717-720-3916 • International 717-720-3100
www.aesSuccess.org

May 17, 2017

ATTN CYNTHIA A DILL ESQ
 TROUBH HEISLER
 511 CONGRESS ST STE 700
 PO BOX 9711
 PORTLAND ME 04104-5011

RE: Student Loan Account of Sarah Thurlow (Coffey)

Dear Attorney Dill:

Thank you for the recent correspondence received on May 2, 2017, regarding the student loan account of your client Sarah Thurlow (Coffey), currently serviced by American Education Services (AES) on behalf of the loan's owner.

Loan Segments	Disbursement Date	Loan Type	Holder/Owner	Original Principal Balance	Current Principal Balance
1	07/24/2006	ALPLN	NCT	\$11,049.72	\$0.00**
2	12/15/2006	ALPLN	NCT	\$7,204.42	\$0.00**

*** The balance reflects \$0.00 as the result of default.*

As we understand it, your request regarding this account is a Statement of Account.

We have sent a Statement of Account under a separate cover letter, detailing your client's payment history. Please review this information in its entirety.

If you and your client have any additional questions, please contact our Customer Service Department at 800-233-0557. Loan counselors are available Monday through Friday from 7:30 a.m. until 9:00 p.m., ET.

We hope this information will be helpful to you and your client.

Sincerely,

AES Customer Service

9076767380

American Education Services

P.O. Box 2461 • Harrisburg, PA 17105-2461 • 1-800-233-0557
 Fax 717-720-3916 • International 717-720-3100 • TDD 717-720-2354
www.aesSuccess.org

10/19/04

#BWNDHKB
 #B196 3497 9810 19L8#
 JANE C WINNE
 70 PINE ST
 ORONO ME 04473-4055

ACCT NUMBER: 5626115349

DEAR CUSTOMER:

Welcome to AES! We are pleased to inform you that American Education Services (AES) will be servicing the following student loan disbursement(s) on behalf of the owner listed below effective OCTOBER 18, 2004.

LOAN PROGRAM	CURRENT OWNER	1ST DISB DATE	PRINCIPAL BALANCE	LOAN STATUS
PEPLN	CHARTER	10/18/2004	\$21,857.92	IN SCHOOL

If you anticipate difficulty remitting payments, you may contact us at the address, telephone number, or website shown above for possible alternatives. Please note this transition will take place with no additional responsibility to you. If your name, address, or enrollment status should change, please notify our office at your earliest convenience so we may update your account with the most accurate information.

AES is dedicated to helping you manage your education loans with ease. Visit us online at www.aesSuccess.org to access and update account information, make payments on-line, and view the many resources that AES has to offer.

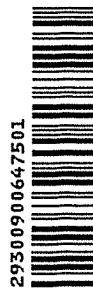
AES has assigned a unique account number to your loan(s) which is located next to your name and address at the top of this letter. Please utilize this number when communicating with AES.

SINCERELY,

TAXGR:PS07BDISB
 5626115349 5626115349



MR 00051042920000040



10/19/04

Tina L. Dorbert
Manager
AES, Conversions

TAXGR:PS07BDISB
5626115349 5626115349



MR 00051042920000040